



HC BALANCED PORTFOLIO



Information is correct at 31 March 2019

FUND FACTS

	OBJECTIVE	To achieve a balance of long term investment returns and risk
	INVESTMENT STYLE	Active & Indexed

IRISH LIFE RISK LEVEL (IL)

IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK						HIGHER RISK

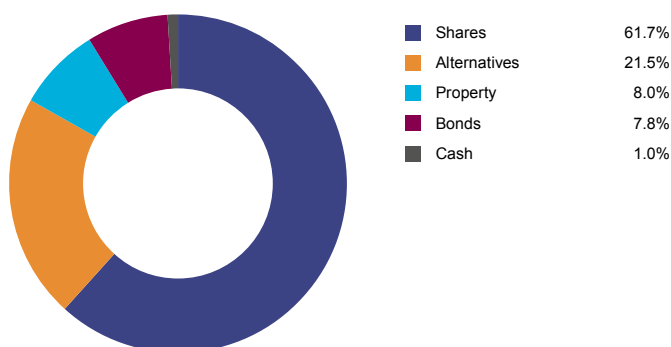
FUND DESCRIPTION

This fund may invest in a broad range of assets - government and corporate bonds, and equities covering global developed markets and other markets and sectors. There will also normally be allocations to higher risk debt securities, property and alternative investments with the aim of diversifying risk and enhancing returns. The fund also includes several risk management strategies.

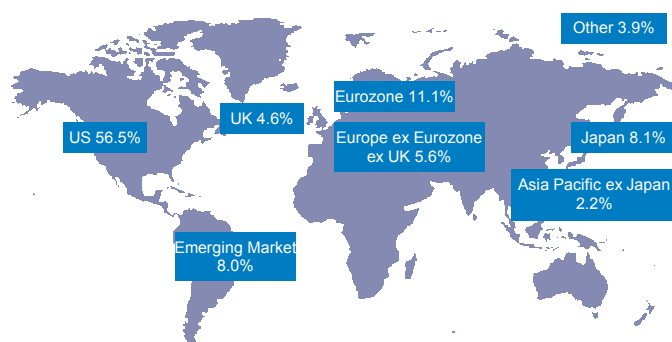
Investors in this fund are looking for good long term investment returns through a varied portfolio, and are willing to accept a higher level of risk and volatility in asset values, particularly in the short term.

Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION



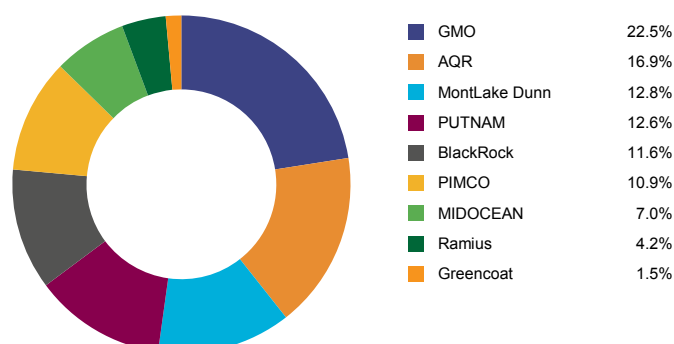
SHARE REGIONAL DISTRIBUTION



TOP TEN SHARE HOLDINGS

STOCK NAME	% of FUND
APPLE INC	1.6%
MICROSOFT CORP	1.4%
AMAZON.COM INC	1.2%
ALPHABET INC	1.1%
JOHNSON & JOHNSON	0.9%
EXXON MOBIL CORP	0.8%
NESTLE SA/AG	0.8%
VERIZON COMMUNICATIONS INC	0.7%
AT&T INC	0.7%
AMERICAN TOWER CORP	0.7%

ALTERNATIVES LISTED BY MANAGER



The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. External asset managers may change over time. Underlying funds or investments may be subject to incentive fees. Part of this fund may borrow to invest in property. Non euro currency exposures may be fully or partly hedged back to euro to reduce foreign currency risk. High Yield Bonds are sub-advised by an external manager.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. It is developed together with HC to meet the needs of a specific client risk profile.

Warning: This fund may be affected by changes in currency exchange rates.



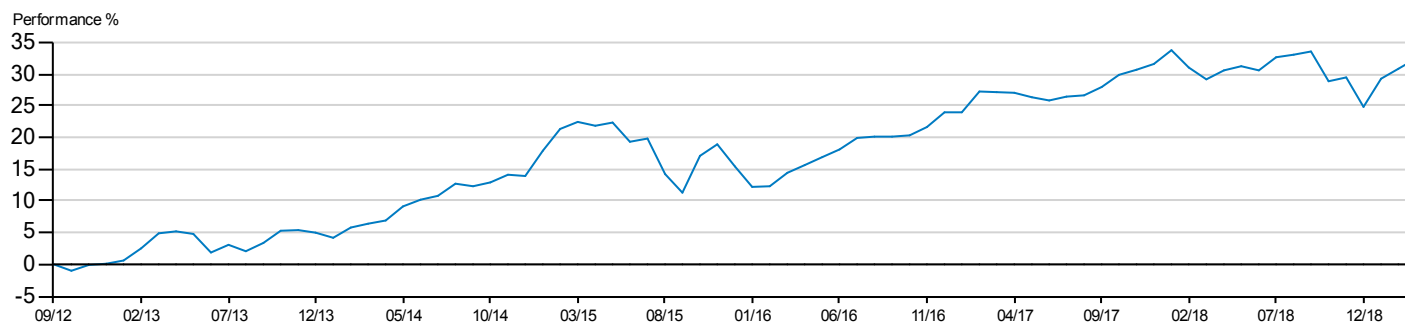
CALENDAR YEAR RETURN

	2013	2014	2015	2016	2017	2018	YTD
Fund	4.91%	8.50%	1.32%	7.39%	6.15%	-5.11%	6.10%

PERFORMANCE AS AT 31/03/2019

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	1.23%	6.10%	2.56%	5.00%	4.48%	4.41%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.10%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 25 Sep 2012; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

To find out more about our fund range and to view the latest market and fund manager updates please visit:
<http://www.irishlife.ie>